

**STERLING BANCORP**

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1039454	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$2,319	\$2,458	6.0%		
Loans	\$1,331	\$1,507	13.2%		
Construction & development	\$26	\$14	-46.8%		
Closed-end 1-4 family residential	\$122	\$136	12.3%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$5	\$4	-25.6%		
Commercial & Industrial	\$765	\$786	2.8%		
Commercial real estate	\$97	\$86	-11.5%		
Unused commitments	\$99	\$109	10.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$187	\$115	-38.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$597	\$554	-7.1%		
Cash & balances due	\$67	\$157	134.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$158	\$108	-32.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$160	\$87	-45.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,133	\$2,253	5.6%		
Deposits	\$1,789	\$2,012	12.4%		
Total other borrowings	\$191	\$175	-8.2%		
FHLB advances	\$144	\$123	-14.9%		
Equity					
Equity capital at quarter end	\$186	\$205	10.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$32	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	8.3%	--		
Tier 1 risk based capital ratio	11.2%	11.5%	--		
Total risk based capital ratio	12.3%	12.6%	--		
Return on equity <sup>1</sup>	12.3%	11.8%	--		
Return on assets <sup>1</sup>	1.0%	0.9%	--		
Net interest margin <sup>1</sup>	4.0%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	262.1%	307.1%	--		
Loss provision to net charge-offs (qtr)	103.0%	119.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.9%	0.7%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.3%	1.5%	0.1%	0.3%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	1.1%	0.1%	0.3%	--
Commercial & Industrial	0.2%	0.1%	0.2%	0.2%	--
Commercial real estate	3.2%	3.6%	0.0%	0.0%	--
Total loans	0.5%	0.4%	0.3%	0.2%	--